

IN RE:

ROBERT CLARK  
ROXANNE CLARK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-23941

Chapter 13

Document No.: 109

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 23rd day of February, 20 22, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
2/23/22 9:05 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Robert Clark  
Roxanne Clark  
Debtors

Case No. 16-23941-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 23, 2022

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Clark, Roxanne Clark, 118 Leeper Dr, New Castle, PA 16102-2716
cr	+ Ditech Financial LLC, Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719
cr	+ The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
14309559	+ A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
14309560	+ Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14309570	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14309571	+ Fidelity Properties In, 220 E Main St, Alliance, OH 44601-2423
14309589	++ TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036 address filed with court:, Roadloans, 7711 Center Ave, Huntington Beach, CA 92647
14309590	+ Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14380368	The Bank of New York Mellon Trust Company, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14319371	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
15151576	Wells Fargo Bank, NA as Trustee c/o, Ditech Financial LLC F/K/A Green Tree Se, PO Box 12740, Tempe AZ 85284-0046
14309593	+ Wfids/wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14663117	Email/Text: documentfiling@lciinc.com	Feb 23 2022 23:55:00	13.7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14309561	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 00:00:53	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14737926	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 23 2022 23:55:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14309563	+ Email/Text: bankruptcy@cavps.com	Feb 23 2022 23:56:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14370025	+ Email/Text: bankruptcy@cavps.com	Feb 23 2022 23:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14309565	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 23 2022 23:56:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14309566	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 23 2022 23:56:00	Comenity Bank/vctrsscc, Po Box 182789, Columbus, OH 43218-2789
14309567	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 23 2022 23:56:00	Comenitycapital/overst, Po Box 182120, Columbus, OH 43218-2120
14309568	+ Email/PDF: creditonebknofications@resurgent.com	Feb 24 2022 00:00:47	Credit One Bank Na, Po Box 98872, Las Vegas,

District/off: 0315-2

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			NV 89193-8872
14309569	+ Email/Text: electronicbkydocs@nelnet.net	Feb 23 2022 23:56:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14309572	Email/Text: jill@ffcc.com	Feb 23 2022 23:55:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309583	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 24 2022 00:01:04	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14309585	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 23 2022 23:56:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14321571	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 23 2022 23:56:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14309564	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 00:01:03	Chase Card, Po Box 15298, Wilmington, DE 19850
14358032	Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2022 00:11:32	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14309586	+ Email/Text: electronicbkydocs@nelnet.net	Feb 23 2022 23:56:00	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14309588	Email/Text: info@plazaservicesllc.com	Feb 23 2022 23:55:00	Plaza Serv, 110 Hammond Drive Suite 110, Atlanta, GA 30328
14320168	Email/Text: info@plazaservicesllc.com	Feb 23 2022 23:55:00	Plaza Services, 110 Hammond Drive, Suite 110, Atlanta, GA 30328
14378544	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 00:00:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325376	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 00:11:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14353429	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 23 2022 23:56:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14348298	Email/Text: bnc-quantum@quantum3group.com	Feb 23 2022 23:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14348761	Email/Text: bnc-quantum@quantum3group.com	Feb 23 2022 23:56:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14309590	+ Email/Text: Bankruptcy@TekCollect.com	Feb 23 2022 23:56:00	Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14328332	+ Email/Text: electronicbkydocs@nelnet.net	Feb 23 2022 23:56:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508, ElectronicBkyDocs@Nelnet.net 68508-1911
14309592	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 23 2022 23:55:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr	*	13.7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
cr	*+	Carrington Mortgage Services, LLC., 1600 South Douglass Road, Anaheim, CA 92806-5951
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14321556	*+	A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717

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14309562	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14321557	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14321558	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14321560	*+	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14321561	*+	Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789
14321562	*+	Comenitycapital/overst, Po Box 182120, Columbus, OH 43218-2120
14321563	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14321564	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14321565	*+	Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14309573	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309574	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309575	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309576	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309577	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309578	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309579	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309580	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309581	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309582	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14321567	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court:, First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14321566	*+	Fidelity Properties In, 220 E Main St, Alliance, OH 44601-2423
14321568	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14321569	*+	Global Receivables Sol, 7171 Mercy Rd Ste 105, Omaha, NE 68106-2636
14321572	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14321570	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14321559	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14309587	*+	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14321573	*+	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14321574	*P++	PLAZA SERVICES LLC, ATTN MANNY WILLIAMS, 110 HAMMOND DRIVE, SUITE 110, ATLANTA GA 30328-4806, address filed with court:, Plaza Serv, 110 Hammond Drive Suite 110, Atlanta, GA 30328
14309591	*+	Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14321575	*+	Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14321576	*+	Wfids/wds, Po Box 1697, Winterville, NC 28590-1697
14309584	###	Global Receivables Sol, 7171 Mercy Rd Ste 105, Omaha, NE 68106-2636

TOTAL: 1 Undeliverable, 36 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-6 bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Robert Clark ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Roxanne Clark ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5